Integrated Systems for Electronic Bill Presentment and Payment

The present invention relates generally to electronic commerce, and more particularly to methods and systems for integrating electronic bill presentment and payment among billers, consumers, banks and other financial institutions, electronic payment facilitators, and web portals and other spaces able to support an interface for presentment and / or payment of bills.

Background of the Invention

Billing consumers for goods and services has always been a necessary exercise and transaction cost of engaging in credit-based commerce. Traditionally, businesses bill consumers for goods and services by generating and mailing paper bills or invoices. There are many obvious business concerns relative to paper-based billing. Companies utilizing paper-based billing do so at a substantial cost. For example, a company with 100,000 accounts which are billed on a monthly basis may spend over two million dollars a year in paper-based billing expenses. Much of this expense stems from the cost of materials, postage, and manual processing of the paper bills, inserts, and envelopes.

Other significant logistical and business concerns detract from the paper-based billing option. The time delay associated with sending bills and receiving payments via conventional mailing deprive companies of the time value of money and therefore create additional transactional costs. This time delay is particularly troublesome to small billers and non-recurrent billers who tend to rely more heavily on cash flow.

Paper-based billing can also deprive billers of an opportunity to build brand. Although many paper billers include various types of marketing inserts with their bills in an attempt to use the billing activity as an additional opportunity to make favorable brand impressions on the consumer, those materials cannot be targeted as effectively as in an interactive session. For instance, billers do not have significant realistic control over the circumstances under which, or whether, a consumer views

particular inserts. Indeed, studies have shown that many consumers disregard such inserts altogether.

The development of the Internet creates new opportunities to transact business electronically, including to conduct the billing presentment and payment process electronically, in an on-line way or otherwise. Some refer to various aspects of the electronic billing process as electronic bill presentment and payment (EBPP). Instead of mailing paper bills, EBPP enables businesses to publish, distribute and/or present bills electronically on web pages. Instead of writing checks and applying stamps, consumers have the opportunity to pay bills by an electronic credit card charge or direct bank draft. The biller benefits by avoiding the cost of generating and mailing paper bills, and by avoiding the payment float occasioned by two-way mail delay and other delays in paper-based remittance. The consumer benefits with the added convenience of conducting transactions online, and the opportunity to pay many or all bills on one site or in one virtual space.

In practice, however, there are significant concerns with conventional approaches to EBPP. For example, in one common approach to EBPP, which is often referred to as the custom development method, billers create a proprietary electronic billing system and link it to a third-party for payment processing. Because custom development is mostly an internal EBPP solution, it gives billers the advantage of tight control over the billing system. However, this type of solution is very costly. Not only is it a technology risk because billers lose the flexibility to adapt to other EBPP standards, but it requires a substantial amount of manpower and infrastructure. Furthermore, such systems innately discourage consumer use or popularity, since the consumer is required to log onto and initiate a session on a separate site for each different bill the consumer wishes to pay.

A second common EBPP approach, which is referred to as the consolidator approach, presents its own set of problems. This method of enabling EBPP trades control of the billing interface and branding opportunity for a reduction in cost, risk, and internal staffing by outsourcing the EBPP to a third party consolidator. Here, the electronic payment processor takes on a lock box function of holding and moving cash during billing and payment. The payment processor performs an aggregation

function by presenting multiple billers' statements at a single, consolidating web site. Not only does interposition of the consolidator and its interface between billers and consumers interrupt any existing relationship, but it also precludes exploitation of new biller opportunities to interact with consumers.

In addition to the problems already mentioned, existing EBPP enabling methods have various other disadvantages. For example, they remain an expensive option for most billers who lack sufficient economies of scale necessary to overcome the high fixed cost of implementation. These EBPP methods, which primarily focus on reducing biller costs, also often fail to address the issue of consumer convenience adequately, much less to provide effective incentives for consumer adoption.

Furthermore, conventional EBPP approaches, which seek to implement EBPP on portal interfaces, often require redundant resources supported by multiple entities and consequently waste processing and transport resources. For example, using existing EBPP methods, if a consumer desires to pay AT&T bills electronically at a website such as Yahoo.com., the following occurs. First, the consumer requests that Yahoo.com receive the AT&T bill and send it to the consumer. Then, assuming AT&T partners with an electronic payment facilitator such as CheckFree, Yahoo.com makes a request to CheckFree. Finally, CheckFree initiates the request to AT&T. Because each of these entities are independent, each requires its own resident database and other support functionality. Such conventional portal-supported EBPP approaches provide significant opportunity for improvement.

Summary of the Invention

The present invention provides fully integrated, end-to-end electronic bill presentment and payment systems. Such systems support integrated EBPP access and functionality for billers, consumers, banks, other financial institutions, and other electronic payment facilitators, any or all of which can be transacted at a web portal, web site or other interface or virtual space ("Portal Interface"). Such systems can support such activities at multiple portals, so that consumers and others have the choice of paying bills and accomplishing other EBPP transactions in whatever virtual

space or at whatever site they desire. The systems provide consumers, billers and others the ability to self-enable EBPP by interacting with the portal interface such as via a series of web pages. Such systems of the present invention can control all interactions between billers and consumers from the portal interface. In addition, the systems can seamlessly orchestrate all other transactions with payment facilitators and banks. Therefore, all EBPP functionality and processes can be controlled by systems and processes according to the present invention.

The Portal Interface controlled by systems of the present invention provides individual consumers with a secure personalized electronic bill portfolio where they can schedule, view, and pay their electronic bills. The Portal Interface controlled by such systems also enables billers to create consumer accounts and electronically publish their bills on a personalized electronic bill portfolio for viewing and payment. The systems can provide all bill processing, payment processing, consumer and biller data storage, and arrange all external billing transactions.

Brief Description of the Drawings

Figure 1 is a block diagram showing external connectivity of a preferred embodiment of integrated electronic bill presentment and payment systems of the present invention.

Figure 2 is a block diagram illustrating the architecture of a preferred embodiment of integrated electronic bill presentment and payment systems of the present invention.

Figure 3 is a block diagram illustrating general functionality of a customer-related portal interface supported by a preferred embodiment of integrated electronic bill presentment and payment systems of the present invention.

Figure 4 is a block diagram illustrating general functionality of a biller-related portal interface supported by a preferred embodiment of integrated electronic bill presentment and payment systems of the present invention.

Figure 5 is a sign in screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 6 is a help screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 7 is an inbox screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 8 is a bill summary list screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 9 is a company list screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 10 is an add a company screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 11 is a my outbox screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 12 is a pay accounts screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 13 is a preferences screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 14 is a change password screenface linked off the preferences screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 15 is a personal information screenface linked off the preferences screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 16 is payment reminder creation screenface linked off the preferences screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 17 is a generic create a reminder screenface linked off the preferences screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 18 is a contact customer service screenface linked off the preferences screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 19 is a biller signup screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 20 is a bill template design step 1 screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figures 21 is a bill template design step 3 screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figures 22 is a bill template design step 2 screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 23 is an invoice creation step 1 screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 24 is an invoice creation step 2 screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 25 is an invoice preview screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 26 is a report builder screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 27 is a reports screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 28 is an upload bills screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 29 is bill quality assurance screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 30 is a second bill quality assurance screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 31 is a third bill quality assurance screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 32 is an add an account screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Figure 33 is a send customer e-mail screenface of a portal interface generated by a preferred embodiment of systems of the present invention.

Detailed Description of the Invention

A. General Overview of System

Figure 1 shows connectivity of a preferred embodiment 10 of integrated electronic bill presentment and payment systems ("systems") of the present invention. System embodiment 10 interfaces with, among other external entities, billers 12, which may include very small and non-recurrent billers 14, banks and other financial institutions 16, payment facilitators 18, web portals and bill presenters 20, and consumers 22. System embodiment 10 shown in Figure 1 is implemented on a Sun platform using an Oracle database with other programs that allow connectivity via any desired network or transport infrastructure, preferably the Internet, to a portal interface in spaces 20 via an Extensible Markup Language or other standard markup or other common data interchange model or language. Portal interfaces 15 may be implemented in Hypertext Markup Language or as otherwise desired to operate on browsers, whether or not applet enabled, or as otherwise desired.

Figure 2 shows an architecture diagram for a preferred embodiment 10 of systems according to the present invention. System embodiment 10 supports a portal interface 15 which allows consumers 22 and billers 12 and / or 14 the ability to self-enable EBPP by interacting with a series of web pages or other interfaces or presentations of whatever desired design or type on a web portal 20 or at any other location in actual, electronic or virtual space, supported by the global information infrastructure, successor systems, private systems or any other communications network or system. System embodiment 10 can enable all EBPP functionality via the portal interface 15. System embodiment 10 can control all interactions or transactions between billers 12 and / or 14 and consumers 22 using portal interface 15 as the communications and/or presentation medium. System embodiment 10 can also arrange all other necessary transactions with payment facilitators 18 and banks 16.

System embodiment 10 may be created to allow consumers 22 to define whatever portal or any other location or space they desire to access system embodiment 10. This can be any web portal 20 or other bill presentment web site,

such as Yahoo.com® or GO2Net®. In order to initialize a bill portfolio, consumers 22 can go to the selected web portal or other space 20. System embodiment 10 prompts consumers 22 for personal information sufficient for authentication. System embodiment 10 can be adapted only to assign consumers 22 a secure bill portfolio when consumers 22 can be authenticated by a third party credit verifier service. After being verified, a consumer bill portfolio may be access controlled by any desirable schema or paradigm, including by using a bill portfolio identification number, a unique consumer identification number, and an encryption key defined by consumers 22. Consumers 22 may also define multiple accounts at the same bill portfolio.

Figure 3 illustrates the general functionality of a preferred embodiment of a consumer portal interface supported by system embodiment 10. System embodiment 10 provides consumers 22 a secure personalized portfolio for viewing and paying electronic bills that are input into system embodiment 10 by various billers. System embodiment 10 directs all incoming electronic bills to the bill portfolio of consumers 22. Consumers 22 also have the option of notifying paper-based billers that they desire to have bills presented electronically. System embodiment 10 can notify the billers and initiate electronic scanning of paper bills. Consumers 22 may access the portfolio at any location of choice using any interface, such as, for instance, a conventional web browser, other online device, any wireless device, or any other device which may communicate with system embodiment 10 in any manner. Any such device is a candidate to support presentation of or transaction with portal interface 15 by consumers 22. Consumers 22 can also define the format of the billing information. For example, the billing data may be supplied to consumers 22 in a variety of standard accounting formats.

System embodiment 10 also enables consumers 22 to pay electronic bills via credit card, ACH, or electronic funds transfer or using any other mode or medium of payment or reconciliation. System embodiment 10 can also support payments between different consumer bill portfolios. In addition, system embodiment 10 can provide for various types of communication between or among billers 12 and / or 14 and consumers 22 and between or among consumers 22.

Figure 4 illustrates the general functionality of a preferred embodiment of a biller interface in accordance with the present invention with system embodiment 10. Billers 12 and / or 14 may self-enable EBPP by accessing system embodiment 10. System embodiment 10 can obtain information from billers 12 and / or 14 and authenticate by a credit verifier service if desired. After a biller is authenticated, system embodiment 10 enables billers 12 and / or 14 to define the presentation of the bill, among other things. Billers 12 and / or 14 may also do such things as customize bill templates, upload logos, addresses, and define bill fields. System embodiment 10 may support billers 12 and / or 14 carrying out any desired or desirable task, such as specifying marketing messages that are defined by consumer specific rules, set up consumers 22 to bill and / or set up specialized consumer groups based on predefined rules.

Billers 12 and / or 14 can also specify various other bill generation criteria. The bill criteria can accommodate criteria such as whether the bill is for a fixed amount or whether it is formula based. Billers can also specify the bill schedule.

Billers 12 and / or 14 may bill consumers 22 by inputting any bill data. System embodiment 10 enables billers 12 and / or 14 to predefine how the electronic bill is to be displayed. System embodiment 10 also manages the routing of the bills. System embodiment 10 selects the biller-defined delivery channel, which could be either paper or electronic. If a bill portfolio exists, the bill is placed in it. If the billed consumer 22 does not have a bill portfolio, electronic deliveries can be sent via email along with a message notifying consumer 22 that the biller is using electronic billing. If neither exists, system embodiment 10 can perform standard paper billing. System embodiment 10 may also enable billers 12 and / or 14 to identify conventional mailing addresses for consumers 22 so that consumers 22 may enable standard paper billing. System embodiment 10 may also provide notification to billers 12 and / or 14 when bills are rejected, bills are overdue, or payments are received.

B. Consumer Interface to System

Figures 5 -18 show web pages of a preferred embodiment of a consumer portal interface on a web portal 20 controlled by system embodiment 10. As mentioned above, the interface 15 can appear on any device in any location in actual, electronic or virtual space, using any network or communications system; use of the web and browser paradigm for the following description is merely one example and should not be interpreted to limit the invention or its scope in any way. That said, figures 5 and 6 show web pages for the initial welcome screens for a web portal 20 of system embodiment 10. As any other web site or web portal 20 on the Internet, the welcome screen and all linked web pages on web portal 20 are freely accessible to billers 12 and / or 14 and consumers 22 using any standard web browsing software and computer. Consumers 22 may also access the web pages by using any device of whatever stripe, such as a personal digital assistant, a cellular phone, or pager, which supports Internet access via wireless technology, standard telephone dial-up or network connections, or any communications system. The welcome screen permits new billers 12 and / or 14 and consumers 22 to create a new account. When setting up a new account, billers 12 and / or 14 and consumers 22 are required to input personal information that can be used to identify and authenticate the user for subsequent sessions. After the user inputs the personal information, the system can contact a credit verifier company, such as Equifax® or TRW®, and uses a credit report supplied by the company to automatically determine whether the user meets certain predetermined requirements, in which case a new account may be created.

After creating an account, the welcome screen permits new consumers 22 to create a new personalized bill portfolio or additional bill portfolios. Some sophisticated consumers 22 may desire to have separate bill portfolios within the same account for multiple homes, separate individuals within a home, or for a separate business. After a biller account is established, new billers 12 and / or 14 may access the biller functionality, which is discussed below.

The welcome screen also permits billers 12 and / or 14 and consumers 22 that have already registered to access system embodiment 10 by inputting a user identification number, a personalized password, and an encryption key. These user specific identifiers ensure that only registered users that have been authenticated are granted access to personal information stored on system embodiment 10.

Figures 7 - 18 show a series of web pages for a personalized bill portfolio management system that registered consumers 22 use to access and interact with a bill portfolio via portal interface 15. Figure 7 shows an incoming bill web page that enables consumers 22 to interact with all incoming electronic bills including electronic bills that have been received but remain unpaid and paper bills that have been received and scheduled for electronic presentment. For each bill, the web page displays the biller's name, the amount due, the date payment is due, and the status of the bill. Consumers 22 may also select and view each electronic bill. Figure 8 shows a web page displaying a sample bill summary and payment information. The incoming bill web page also permits consumers 22 to select and electronically pay particular bills.

System embodiment 10 enables consumers 22 to notify paper billers that they desire to have bills presented electronically. System embodiment 10 can contact the paper-based biller and notify the biller that their electronic bills may be presented to consumers via system embodiment 10. If the biller declines, system embodiment 10 can arrange to have the paper bill scanned into system embodiment 10 where it can be viewed and paid by consumers 22 using system embodiment 10. Paper bills that have been received and are being processed for scanning and electronic presentment are displayed on the incoming bill web page as "scheduled". System embodiment 10 may also enable billers 12 and / or 14 to identify conventional mailing addresses for consumers 22 so that consumers 22 may enable standard paper billing.

Figure 9 shows a biller list web page that enables consumers 22 to list the companies whose bills they desire to pay electronically. For each biller 12 and / or 14, the web page displays the company name, a corresponding identification number, and whether or not the company has been scheduled for electronic bill

presentment and payment. Consumers 22 may also use the web page to modify the configuration for a biller 12 and / or 14 or to delete a biller 12 and / or 14 from the list altogether. Figure 10 shows a web page that enables consumers 22 to add additional billers 12 and / or 14 for electronic bill presentment and payment. The web page has a series of pull down menus enabling a consumer 22 to define a biller configuration. One menu allows the consumer 22 to define a particular category for the biller 12 and / or 14. For example, consumers 22 may categorize billers 12 and / or 14 as a utility biller, telecommunications service biller, credit card biller, professional services biller, or any other category of relevance to the consumer. Another menu allows the consumer 22 to select a bill delivery method such as CheckFree® or any other third party electronic payment facilitator 18. Other menus permit the consumer 22 to input the account number for the biller 12 and / or 14, as well as an expiration date. Consumers 22 may also elect to enable functionality permitting a recurring payment schedule.

Figure 11 shows an outgoing bill web page that enables consumers 22 to interact with electronic bills that have already been paid. Similar to the incoming bill web page, the outgoing bill web page displays the biller's name, the amount due, the date payment is due, and whether or not the bill has been paid. Consumers 22 may also select and view a bill summary and payment information screen for a particular bill. Finally, consumers 22 may select and delete bills that have already been paid.

Figure 12 shows a payment accounts web page that enables a consumer 22 to view, add, modify, and delete credit card or debit card accounts that the consumer 22 desires to use for electronic payment of bills. For each payment account the consumer 22 is required to input an account type, an account number, an account name, expiration date, and the name appearing on the card.

Figure 13 shows a consumer preferences web page that enables the consumer 22 to personalize a bill portfolio. Figures 14 and 15 show web pages that enable consumers 22 to view and modify personal information associated with a bill portfolio and a personalized password for accessing a bill portfolio. The web page also enables consumers 22 to initialize email notification of when bills are presented

to a bill portfolio for payment. Consumers 22 may also create generic reminders or bill payment reminders, which may be sent directly to an email address.

Figures 16 and 17 show web pages for creating and scheduling generic reminders and payment reminders. The web pages enable consumers 22 to specify when the reminder will begin to be sent, how often the reminder will be sent, at what time the reminder will be sent, and when to stop sending the reminder. For generic reminders, the consumer 22 can be required to specify recipients of the reminder and the content of the message.

At any time while logged into system embodiment 10 and accessing a bill portfolio, consumers 22 may contact consumer service by using a consumer service web page as shown in Figure 18. The consumer service web page also lists a variety of contact information, as well as links to answers to frequently asked questions.

The pages described above and shown in Figures 5 - 18 are merely exemplary. In a first sense, each or any of them may contain additional fields, or may contain fewer fields, to solicit or require information of any type or sort, or to allow consumers 22 to interact with system embodiment 10 in any way for the purpose or result of bill payment or reconciliation. In a second sense, other pages may be employed for such results or purposes, or any of the above-mentioned pages may be omitted. Again, these pages are merely one example of an embodiment of a portal interface that can support system embodiment 10 on any platform or device anywhere in actual, electronic or virtual space.

C. Biller Interface to System

Figures 19 - 33 show a series of web pages that billers 12 and / or 14 may use to self-enable EBPP. (As mentioned above, the interface 15 can appear on any device in any location in actual, electronic or virtual space, using any network or communications system; use of the web and browser paradigm for the following description is merely one example and should not be interpreted to limit the invention or its scope in any way.) Any type of biller 12 and / or 14 may use system embodiment 10 to self-enable EBPP, but it is particularly advantageous to billers 14

with a relatively small number of consumers, as well as billers 14 with non-recurring consumers. Figure 19 shows a registration web page for signing up to use system embodiment 10 for EBPP. Billers 12 and / or 14 can enter a series of information text boxes on the web page, which include a merchant identification number. System embodiment 10 can then contact a credit verifier and access a credit report supplied by the credit verifier to automatically determine whether the biller 12 and / or 14 is authenticated. If the biller 12 and / or 14 is authenticated, system embodiment 10 automatically notifies the biller 12 and / or 14 and access to system embodiment 10 is granted.

As described above, once registered and authenticated billers 12 and / or 14 may access system embodiment 10 by inputting a user identification number, a personalized password, and an encryption key. Figures 20 - 22 show web pages that enable billers 12 and / or 14 to define the layout of an electronic bill. Figure 20 shows a web page for choosing a predefined template provided by system embodiment 10. Figure 21 shows a web page that enables billers 12 and / or 14 to interactively design their own bill template. Once the layout of the bill is defined, billers 12 and / or 14 can specify what type of software program they will use to provide consumer billing data to system embodiment 10. In the preferred embodiment of the invention, system embodiment 10 supports billing data of any type, such as, for example, data formatted to comply with over the counter software accounting packages such as QuickBooks® and Peachtree®, or billing data formatted as a printer datastream or a database export. Figure 22 shows a web page for billers 12 and / or 14 to select the appropriate billing data format.

In situations where creating a bill template is not manageable, as for one time transactions with a consumer 22, system embodiment 10 can enable billers 12 and / or 14 to send a one time only invoice. Figures 23 - 25 show web pages that enable this functionality. Billers 12 and / or 14 can be required to include the biller's name, the amount due, a description of the goods or services, the recipient of the invoice, the number of the bill portfolio where the invoice is to be sent, and the date payment is due. After inputting the required invoice information, system embodiment 10

preferably permits the biller 12 and / or 14 to preview the invoice as it will appear in the consumer's bill portfolio and send it.

System embodiment 10 can also enable billers 12 and / or 14 to create various reports. Billers 12 and / or 14 may create reports showing any of a number of transactional statistics, such as the number of bills paid, the number of bills sent, the number of bills disputed, the number of bills partially paid, the number of bills published, the number of bills not published, and / or the number of bills that have been reviewed for quality assurance. Figures 26 and 27 show web pages enabling billers 12 and / or 14 to create and schedule reports.

System embodiment 10 can also enable billers 12 and / or 14 to upload bills from a consumer's bill portfolio. Figure 28 shows a web page that enables billers 12 and / or 14 to do this. Billers 12 and / or 14 may search for a particular consumer 22 by name or may sort for a number of consumers 22 in a predefined group. System embodiment 10 performs the requested query and then displays each of the bills in the consumer's bill portfolio that are associated with the biller. Billers 12 and / or 14 may also select and preview a particular bill. Figure 29 shows a web page for previewing the bill of consumers 22. From the preview screen, billers 12 and / or 14 may edit the bill, send the bill, or defer sending the bill until later. Figure 30 shows a web page that enables a biller 12 and / or 14 to edit a consumer's bill.

As shown in Figure 31, system embodiment 10 can also enable billers 12 and / or 14 to add, modify, or delete consumer accounts. Billers 12 and / or 14 may add a consumer account or choose the account organizer by selecting the appropriate link on the web page. Figure 32 shows the linked web page where a biller 12 and / or 14 may input a new client's name, account number, email address, and attribute. System embodiment 10 may also enable billers 12 and / or 14 to identify conventional mailing addresses for consumers 22 so that consumers 22 may enable standard paper billing. The attribute field can be used in combination with the account organizer to define groups of consumer accounts to simplify bill generation and delivery. Billers 12 and / or 14 may use consumer groups to define and generate bills without the need for repetition. For example, when creating a list of consumer accounts, a biller 12 and / or 14 may assign a specific zip code attribute to

a group of accounts, which would enable the biller 12 and / or 14 to generate and deliver all bills of the specific zip code at the same time.

As shown in Figure 33, at any time while logged into system embodiment 10 billers 12 and / or 14 may send emails to a consumer's bill portfolio. Billers 12 and / or 14 can use this functionality for payment reminders, marketing notices and offers, or any other advantageous use.

The pages described above and shown in Figures 19 - 33 are merely exemplary. In a first sense, each or any of them may contain additional fields, or may contain fewer fields, to solicit or require information of any type or sort, or to allow billers 12 and / or 14 to interact with system embodiment 10 in any way for the purpose or result of bill presentment or to effectuate payment or reconciliation. In a second sense, other pages may be employed for such results or purposes, or any of the above-mentioned pages may be omitted. Again, these pages are merely one example of an embodiment of a portal interface that can support system embodiment 10 on any platform or device anywhere in actual, electronic or virtual space.

The foregoing is provided for purposes of disclosure of a preferred embodiment of the present invention. Additions to, deletions or omissions from, or changes to interfaces, systems, or embodiments disclosed above may be accomplished; so long as they help carry out the results or purposes of providing systems that support interfaces to effectuate EBPP, they remain within the scope or spirit of the invention.